# Case 22-13373-elf Doc 17 Filed 12/30/22 Entered 12/31/22 00:27:57 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-13373-elf
Timothy M Turner Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Dec 28, 2022 Form ID: 309I Total Noticed: 37

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID db	_	Recipient Name and Address Timothy M Turner, 1302 North Frazier Street, Philadelphia, PA 19131-4127
ub	1	Timothy W. Turner, 1502 Portifi Frazier Succe, Finadelpina, FA 17151-4127
14743350		AT&T, P.O. Box 5074, Carol Stream, IL 60197-5074
14743361		Children's Hospital Of Philadelphia, Physician Billing - PB CHOP, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
14743360	+	Children's Hospital of Phila., P.O. Box 7780-1192, Philadelphia, PA 19182-0001
14743362	+	Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
14743365		Citizens Bank, P.O. Box M, Providence, RI 02901-1683
14743373		Fortsill National Bank, Box 33009, Fort Sill, OK 73503-0009
14743379	+	PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14743380	+	Philadelphia Gas Works, Attn: Bankruptcy Department, 800 West Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2898
14743384	+	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 10

14743367

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Email/Text: Bankruptcy.RI@Citizensbank.com

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dmo160west@gmail.com	Date/Time	Recipient Name and Address
uty		Dec 28 2022 23:56:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 28 2022 23:56:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 28 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 29 2022 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 28 2022 23:56:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14743348	+ Email/Text: bankruptcycourtnotices@amerihome.com	Dec 28 2022 23:56:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
14743349	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 00:00:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14743351	+ EDI: BANKAMER.COM	Dec 29 2022 04:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

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		Dec 28 2022 23:56:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14743366	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2022 23:56:00	Citizens Bank, POB 42010, Providence, RI 02940
14743370	Email/Text: megan.harper@phila.gov	Dec 28 2022 23:56:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14743355	+ EDI: CAPITALONE.COM	Dec 29 2022 04:59:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14743357	+ EDI: WFNNB.COM	Dec 29 2022 04:59:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
14743363	+ EDI: CITICORP.COM	Dec 29 2022 04:59:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14743371	+ EDI: COMCASTCBLCENT	Dec 29 2022 04:59:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
14743372	+ EDI: DISCOVER.COM	Dec 29 2022 04:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14743358	EDI: JPMORGANCHASE	Dec 29 2022 04:59:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14743374	+ EDI: LENDNGCLUB	Dec 29 2022 04:59:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14743375	^ MEBN	Dec 28 2022 23:51:42	Mercantile Adjustment Bureau, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7900
14743376	EDI: RMSC.COM	Dec 29 2022 04:59:00	Old Navy/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14743377	Email/Text: bankruptcygroup@peco-energy.com	Dec 28 2022 23:56:00	PECO, PO Box 37629, Philadelphia, PA 19101-0629
14743354	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2022 23:56:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14743381	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2022 23:56:00	PNC Bank, P.O. Box 71335, Philadelphia, PA 19176-1335
14743382	EDI: RMSC.COM	Dec 29 2022 04:59:00	Synchrony / Amazon, P.O. Box 960013, Orlando, FL 32896-0013
14743383	+ EDI: WTRRNBANK.COM	Dec 29 2022 04:59:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14743385	+ EDI: WFFC2	Dec 29 2022 04:59:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14743386	EDI: COMCASTCBLCENT	Dec 29 2022 04:59:00	Xfinity, PO Box 70219, Philadelphia, PA 19176-0219

TOTAL: 28

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 14743352	$\underset{*_{+}}{\textbf{Bypass Reason}}$	Name and Address Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14743353	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14743369	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14743368	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, POB 42010, Providence, RI 02940
14743356	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14743364	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

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14743359 \*P++

JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

14743378 PECO, PO Box 37629, Philadelphia, PA 19101-0629

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

**Email Address** Name

DAVID M. OFFEN

on behalf of Debtor Timothy M Turner dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:					
Debtor 1:	Timothy M Turner	Social Security number or ITIN: xxx-xx-7946	xx-xx-7946		
Debtor 1.	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/18/2	22		
Case number:	22-13373-elf				

# Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Timothy M Turner	
2.	All other names used in the last 8 years		
3.	Address	1302 North Frazier Street Philadelphia, PA 19131	
4.	<b>Debtor's attorney</b> Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.  Contact phone (215)408–2800  Date: 12/28/22

For more information, see page 2

Debtor Timothy M Turner Case number 22–13373–elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 15, 2023 at 9:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 4/16/23		
deadlines.	a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/26/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/16/23		
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 The hearing on confirmation will be held on: 3/21/23 at 10:00 AM, Location: Courtroom #1, 900 Market Street,			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I